

LAMPIRAN

Lampiran 1: Data NIM Perusahaan Sampel Asing

	OCBC NISP	CIMB NIAGA	BII	DANAMON	ICB BUMIPUTERA	UOB BUANA
MARET04	0.01088	0.01530	0.01398	0.01702	0.01753	0.01607
JUNI04	0.02012	0.02790	0.02631	0.03480	0.03451	0.03001
SEPTI04	0.02994	0.04041	0.03858	0.05141	0.05166	0.04491
DESI04	0.03788	0.04995	0.05147	0.06515	0.06572	0.05841
MARET05	0.00960	0.01416	0.01276	0.01642	0.01270	0.01657
JUNI05	0.01948	0.02609	0.02382	0.03118	0.02484	0.03285
SEPTI05	0.02886	0.03490	0.03266	0.04590	0.03927	0.04877
DESI05	0.03834	0.04650	0.04340	0.05890	0.04498	0.06432
MARET06	0.01068	0.01389	0.01348	0.01504	0.01285	0.01813
JUNI06	0.02107	0.02843	0.02869	0.03099	0.02554	0.03519
SEPTI06	0.03036	0.04244	0.04167	0.04782	0.03999	0.05651
DESI06	0.03929	0.05338	0.05114	0.06187	0.05178	0.07635
MARET07	0.01023	0.01496	0.01176	0.01907	0.01679	0.01926
JUNI07	0.02226	0.01340	0.02350	0.03699	0.03226	0.03583
SEPTI07	0.03301	0.04204	0.03576	0.05762	0.05189	0.05223
DESI07	0.04166	0.04882	0.04676	0.07475	0.06471	0.06866
MARET08	0.01121	0.01252	0.01239	0.01999	0.01398	0.01728
JUNI08	0.02338	0.02441	0.02331	0.03893	0.00254	0.03422
SEPTI08	0.03446	0.03600	0.03495	0.05512	0.04153	0.05225
DESI08	0.04126	0.04245	0.04794	0.07029	0.05293	0.06665
MARET09	0.01122	0.01306	0.01342	0.01643	0.00988	0.01942
JUNI09	0.02454	0.02989	0.02812	0.03720	0.02518	0.03910

SEPTI09	0.04025	0.04723	0.04203	0.05904	0.04141	0.05880
DESI09	0.04768	0.06050	0.05364	0.07878	0.04991	0.07772

Lampiran 2: Data BOPO Perusahaan Sampel Asing

	OCBC NISP	CIMB NIAGA	BII	DANAMON	ICB BUMIPUTERA	UOB BUANA
MARET04	0.58225	0.41900	0.43034	0.37342	0.46076	0.40106
JUNI04	0.57071	0.42316	0.43661	0.37382	0.46633	0.40264
SEPTI04	0.56589	0.42404	0.42535	0.37914	0.46482	0.40174
DESI04	0.56964	0.42240	0.42128	0.37656	0.45548	0.40269
MARET05	0.58063	0.44281	0.40288	0.41250	0.57036	0.38972
JUNI05	0.58732	0.45763	0.42099	0.42414	0.57307	0.39252
SEPTI05	0.60473	0.48341	0.44712	0.43581	0.58558	0.40259
DESI05	0.62430	0.51256	0.50265	0.47514	0.59905	0.42930
MARET06	0.66826	0.59665	0.57424	0.56499	0.66372	0.49088
JUNI06	0.66241	0.58115	0.56353	0.53959	0.64781	0.49091
SEPTI06	0.65835	0.57281	0.56224	0.52686	0.64069	0.47337
DESI06	0.64411	0.56543	0.56518	0.51794	0.62404	0.45217
MARET07	0.61323	0.52785	0.55072	0.45480	0.50932	0.36153
JUNI07	0.58140	0.50399	0.53864	0.45061	0.50694	0.35996
SEPTI07	0.55935	0.49756	0.52373	0.43654	0.50078	0.36129
DESI07	0.55082	0.49460	0.51567	0.43433	0.50179	0.36146
MARET08	0.51672	0.53076	0.47826	0.40406	0.53970	0.35909
JUNI08	0.47571	0.51320	0.48310	0.40734	0.53389	0.34997
SEPTI08	0.47785	0.52974	0.49712	0.42507	0.53942	0.35398

DESI08	0.49722	0.54436	0.52059	0.46049	0.57393	0.36578
MARET09	0.56244	0.54636	0.55374	0.57030	0.67943	0.38884
JUNI09	0.53787	0.50226	0.52674	0.52264	0.61842	0.38222
SEPTI09	0.50280	0.47718	0.50799	0.48874	0.58028	0.37416
DESI09	0.48734	0.46221	0.48996	0.46588	0.57547	0.36482

Lampiran 3: Data RI Perusahaan Sampel Asing

	OCBC NISP	CIMB NIAGA	BII	DANAMON	ICB BUMIPUTERA	UOB BUANA
MARET04	0.00566	0.00941	0.00793	0.01273	0.00265	0.00796
JUNI04	0.01090	0.01582	0.01222	0.02844	0.00573	0.01330
SEPTI04	0.01645	0.02079	0.01726	0.04313	0.01041	0.01921
DESI04	0.02116	0.02446	0.02261	0.05702	0.01263	0.02555
MARET05	0.00624	0.00742	0.00605	0.01540	0.00146	0.00716
JUNI05	0.00789	0.01282	0.00961	0.02786	0.00277	0.02001
SEPTI05	0.00634	0.01580	0.01243	0.03847	0.00124	0.02473
DESI05	0.01445	0.01790	0.01543	0.04010	0.00233	0.02857
MARET06	0.00374	0.00605	0.00385	0.00497	0.00079	0.00878
JUNI06	0.00704	0.01177	0.00791	0.01004	0.00127	0.01633
SEPTI06	0.01073	0.01700	0.01133	0.01623	0.00149	0.02716
DESI06	0.01372	0.02021	0.01388	0.02211	0.00232	0.03483
MARET07	0.00422	0.00625	0.00322	0.00821	0.00326	0.00953
JUNI07	0.00764	0.01273	0.00784	0.01680	0.00404	0.01804
SEPTI07	0.01058	0.01644	0.01230	0.02616	0.00492	0.02649
DESI07	0.01215	0.01876	0.01179	0.03402	0.00523	0.03320

MARET08	0.00278	0.00514	0.00551	0.00845	0.00105	0.00617
JUNI08	0.00748	0.00989	0.00831	0.01613	0.00161	0.00930
SEPTI08	0.01087	0.01396	0.01007	0.02265	0.00101	0.01394
DESI08	0.01326	0.00754	0.01239	0.01861	0.00058	0.02036
MARET09	0.00288	(0.00080)	0.00030	0.00432	(0.00164)	0.00802
JUNI09	0.00678	0.00957	(0.00124)	0.01050	0.00050	0.01554
SEPTI09	0.01350	0.01593	0.00212	0.01588	0.00124	0.02031
DESI09	0.01652	0.02013	0.00085	0.01842	0.00160	0.02837

Lampiran 4: Data Aktiva Produktif Perusahaan Sampel Asing

	OCBC NISP	CIMB NIAGA	BII	DANAMON	ICB BUMIPUTERA	UOB BUANA
MARET04	0.95864	0.96888	0.92950	0.97757	0.93315	0.93087
JUNI04	0.96244	0.96976	0.93478	0.97476	0.94430	0.93417
SEPTI04	0.94975	0.94970	0.92355	0.95400	0.93611	0.92239
DESI04	0.94819	0.94517	0.91789	0.93624	0.89878	0.92427
MARET05	0.95020	0.94546	0.91712	0.93077	0.90333	0.92332
JUNI05	0.94926	0.94415	0.92177	0.92351	0.91079	0.92192
SEPTI05	0.93954	0.94808	0.91934	0.94634	0.90164	0.90301
DESI05	0.93059	0.93918	0.91936	0.93652	0.87475	0.92398
MARET06	0.91889	0.93562	0.91691	0.92180	0.91461	0.90414
JUNI06	0.93470	0.94923	0.91326	0.94448	0.87956	0.90984
SEPTI06	0.93826	0.94455	0.92103	0.93899	0.87157	0.91519
DESI06	0.95028	0.93798	0.92614	0.94790	0.88072	0.92679
MARET07	0.94222	0.93715	0.92295	0.93524	0.98908	0.92328

JUNIO7	0.97159	0.94986	0.93407	0.94650	0.90284	0.93669
SEPTIO7	0.96764	0.95843	0.93529	0.93988	0.90916	0.92782
DESEO7	0.97625	0.96312	0.92718	0.95514	0.87880	0.93141
MARETO8	0.97773	0.95071	0.94672	0.93604	0.88052	0.90718
JUNIO8	1.00230	0.96471	0.95547	0.93313	0.93915	0.91273
SEPTIO8	0.98650	0.96146	0.94232	0.93145	0.89756	0.90831
DESEO8	0.99129	0.99098	0.94221	0.92200	0.90672	0.92771
MARETO9	1.00096	0.99738	0.94454	0.91636	0.86438	0.93165
JUNIO9	0.98309	0.97375	0.92745	0.93816	0.90851	0.93276
SEPTIO9	0.97928	0.96191	0.90356	0.91186	0.86627	0.91583
DESEO9	0.97729	0.96841	0.90298	0.94924	0.89294	0.93989

Lampiran 5: Hasil Uji Multikolinearitas :keseluruhan perusahaan sampel

Coefficients									
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	90.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	.173	.038		4.510	.000	.109	.237		
BOPOASING	.012	.016	.054	.736	.463	-.015	.038	.708	1.412
RIIASING	1.285	.133	.713	9.671	.000	1.065	1.505	.692	1.445
PRODASING	-.171	.040	-.266	-4.261	.000	-.237	-.104	.964	1.037

Dependent Variable: NIMASING

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.688	.473	.462	.01293206	1.491

- a. Predictors: (Constant), PRODASING, RIIASING,BOPOASING
- b. Dependent Variable: NIMASING

Lampiran 6: Data NIM Perusahaan Sampel Domestik

	AGRONIAGA	BCA	EKONOMI RAHARJA	KESAWAN	MAYAPADA	MEGA
MARET04	0.01555	0.01261	0.01100	0.01486	0.02065	0.01953
JUNI04	0.02911	0.02463	0.02034	0.02887	0.03787	0.03145
SEPTI04	0.04007	0.03784	0.03024	0.03968	0.02474	0.04425
DESI04	0.05172	0.04927	0.04492	0.05026	0.03550	0.06036
MARET05	0.01542	0.01367	0.01145	0.01217	0.01251	0.01356
JUNI05	0.03145	0.02729	0.02174	0.02512	0.02489	0.02360
SEPTI05	0.03988	0.04428	0.03247	0.03385	0.03940	0.03193
DESI05	0.04507	0.05927	0.05349	0.04375	0.05043	0.03539
MARET06	0.00959	0.01780	0.00992	0.01025	0.01213	0.00699
JUNI06	0.01956	0.03460	0.01948	0.01901	0.02635	0.01497
SEPTI06	0.02550	0.05018	0.02758	0.03048	0.03875	0.02218
DESI06	0.03192	0.06245	0.03201	0.03796	0.05476	0.02808
MARET07	0.00767	0.01502	0.01048	0.01457	0.01553	0.01164
JUNI07	0.01817	0.02978	0.02047	0.02960	0.02308	0.02209
SEPTI07	0.02988	0.03671	0.03092	0.03971	0.03984	0.03565
DESI07	0.03952	0.05074	0.03994	0.04943	0.05364	0.04445
MARET08	0.00985	0.01370	0.01065	0.01160	0.01790	0.01389
JUNI08	0.02110	0.02719	0.02163	0.02300	0.03524	0.02557
SEPTI08	0.03296	0.04340	0.03183	0.03391	0.04902	0.04004
DESI08	0.04374	0.05462	0.04233	0.04520	0.05881	0.05092
MARET09	0.00958	0.01675	0.01173	0.01187	0.01378	0.01128
JUNI09	0.02078	0.03177	0.02432	0.02382	0.02937	0.00250

SEPTI09	0.03716	0.04460	0.03376	0.03402	0.04197	0.04281
DESI09	0.03029	0.05614	0.04385	0.04179	0.05815	0.04510

Lampiran 7: Data BOPO Perusahaan Sampel Domestik

	AGRONIAGA	BCA	EKONOMI RAHARJA	KESAWAN	MAYAPADA	MEGA
MARET04	0.47755	0.44005	0.50815	0.50851	0.48156	0.38745
JUNI04	0.48982	0.42740	0.52014	0.50196	0.47113	0.41764
SEPTI04	0.51160	0.42548	0.52443	0.52638	0.51159	0.44317
DESI04	0.52350	0.42310	0.53089	0.54576	0.54874	0.46346
MARET05	0.53122	0.40742	0.50935	0.58393	0.61966	0.52069
JUNI05	0.53160	0.40370	0.51911	0.59230	0.61127	0.54455
SEPTI05	0.56676	0.40256	0.53553	0.62998	0.61247	0.57984
DESI05	0.60875	0.41753	0.56289	0.66048	0.62493	0.65477
MARET06	0.73499	0.44234	0.68014	0.73573	0.72488	0.80487
JUNI06	0.73851	0.44512	0.68367	0.72962	0.70054	0.78220
SEPTI06	0.74902	0.44781	0.68600	0.71058	0.70323	0.76791
DESI06	0.75796	0.44399	0.67454	0.69891	0.67553	0.74183
MARET07	0.72896	0.44221	0.60215	0.59829	0.61028	0.63742
JUNI07	0.72898	0.41713	0.58584	0.59560	0.59717	0.62605
SEPTI07	0.70802	0.41007	0.57119	0.59881	0.57326	0.58992
DESI07	0.68139	0.40711	0.56220	0.60546	0.55414	0.57209
MARET08	0.67679	0.39393	0.51771	0.61498	0.49245	0.52840
JUNI08	0.66225	0.38105	0.50972	0.59929	0.48409	0.52154
SEPTI08	0.66123	0.36897	0.51694	0.61039	0.50005	0.53104

DESI08	0.67277	0.35608	0.52128	0.62519	0.52069	0.55824
MARET09	0.74274	0.32762	0.51963	0.65359	0.62574	0.65369
JUNI09	0.70415	0.33686	0.48733	0.62933	0.60521	0.60401
SEPTI09	0.66484	0.34632	0.47512	0.60978	0.58618	0.57977
DESI09	0.64060	0.34774	0.46672	0.59487	0.57284	0.56873

Lampiran 8: Data RI Perusahaan Sampel Domestik

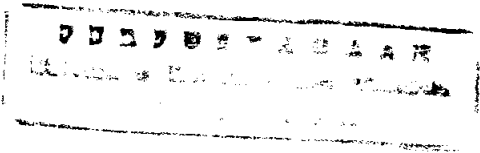
	AGRONIAGA	BCA	EKONOMI RAHARJA	KESAWAN	MAYAPADA	MEGA
MARET04	0.00492	0.00794	0.00356	0.00736	0.00494	0.01141
JUNI04	0.00954	0.01321	0.00688	0.00695	0.01175	0.01536
SEPTI04	0.01404	0.02322	0.01072	0.00929	0.00630	0.02042
DESI04	0.01792	0.03031	0.01750	0.00453	0.00998	0.02401
MARET05	0.00447	0.00808	0.00529	0.00233	0.00300	0.00693
JUNI05	0.00943	0.01625	0.01027	0.00228	0.00498	0.01103
SEPTI05	0.01373	0.02512	0.01384	0.00121	0.00693	0.01139
DESI05	0.01398	0.03406	0.01688	0.00214	0.00801	0.01061
MARET06	0.00136	0.00929	0.00374	0.00002	0.00121	0.00149
JUNI06	0.00303	0.01842	0.00789	0.00163	0.00598	0.00423
SEPTI06	0.00288	0.02731	0.01134	0.00290	0.00832	0.00553
DESI06	(0.00336)	0.03424	0.01337	0.00405	0.01503	0.00761
MARET07	(0.00141)	0.00844	0.00407	0.00236	0.00498	0.00557
JUNI07	0.00063	0.01677	0.00814	0.00455	0.00729	0.01228
SEPTI07	0.00133	0.02419	0.01356	0.00506	0.01105	0.01821
DESI07	0.00505	0.02937	0.01579	0.00325	0.01355	0.02145
MARET08	0.00182	0.00761	0.00481	0.00141	0.00500	0.00637

JUNI08	0.00239	0.01545	0.00947	0.00250	0.00862	0.01061
SEPTI08	0.00140	0.02479	0.01344	0.00277	0.00826	0.01532
DESI08	0.00158	0.03079	0.01830	0.00234	0.01082	0.01987
MARET09	(0.00416)	0.00828	0.00517	0.00068	0.00167	0.00466
JUNI09	(0.00334)	0.01643	0.01157	0.00183	0.00399	0.01029
SEPTI09	0.00156	0.02378	0.01694	0.00191	0.00648	0.01251
DESI09	0.00322	0.03119	0.02143	0.00281	0.00875	0.01722

Lampiran 9: Data Aktiva Produktif Perusahaan Sampel Domestik

	AGRONIAGA	BCA	EKONOMI RAHARJA	KESAWAN	MAYAPADA	MEGA
MARET04	0.96198	0.92432	0.95559	0.87375	0.73545	0.92846
JUNI04	0.95825	0.92499	0.95477	0.87273	0.74308	0.92668
SEPTI04	0.94425	0.90189	0.95139	0.85405	0.70759	0.90150
DESI04	0.94908	0.90431	0.94804	0.85901	0.72612	0.80247
MARET05	0.93536	0.90153	0.93376	0.87628	0.73039	0.83710
JUNI05	0.89834	0.91000	0.94606	0.86415	0.74912	0.86978
SEPTI05	0.91958	0.86279	0.91819	0.83424	0.72266	0.86842
DESI05	0.92968	0.86821	0.92033	0.83349	0.74438	0.88801
MARET06	0.92026	0.86915	0.91302	0.81641	0.74687	0.85325
JUNI06	0.90413	0.86498	0.90597	0.81677	0.75944	0.88110
SEPTI06	0.91287	0.86450	0.90976	0.82696	0.76303	0.87210
DESI06	0.90955	0.86667	1.06774	0.83990	0.77503	0.89734
MARET07	0.92145	0.86335	0.91781	0.84780	0.83147	0.87766
JUNI07	0.89473	0.87205	0.91886	0.83318	0.91400	0.90084

SEPTI07	0.89890	0.87301	0.93155	0.86005	0.91612	0.89967
DESI07	0.92757	0.88162	0.93984	0.85524	0.92532	0.91150
MARET08	0.91821	0.89064	0.95629	0.85779	0.89100	0.89454
JUNI08	0.92879	0.89786	0.95378	0.86560	0.90804	0.89470
SEPTI08	0.94364	0.87265	0.94665	0.86887	0.92604	0.88927
DESI08	0.96351	0.92910	0.96480	0.81679	0.93778	0.91220
MARET09	0.93962	0.94791	0.97310	0.88400	0.94208	0.87238
JUNI09	0.97398	0.95355	0.97890	0.89212	0.91749	0.88114
SEPTI09	0.95398	0.93473	0.97718	0.85704	0.96038	0.81871
DESI09	1.39541	0.94604	0.97770	0.91750	0.88853	0.89726



Lampiran 10: Hasil Uji Multikolinearitas :keseluruhan perusahaan sampel

Coefficients									
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	90.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1 (Constant)	.005	.014		.330	.742	-.018	.027		
BOPOSWASTA	.035	.011	.265	3.068	.003	.016	.053	.538	1.860
RIISWASTA	1.438	.152	.813	9.444	.000	1.186	1.690	.542	1.847
PRODSWASTA	-.009	.012	-.045	-.712	.477	-.029	.012	.988	1.012

Dependent Variable: NIMSWASTA

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.662	.439	.427	.01077010	1.535

- c. Predictors: (Constant), PRODSWASTA, RIISWASTA,BOPOSWASTA
- d. Dependent Variable: NIMSWASTA